

PATENT ABSTRACTS OF JAPAN

(11)Publication number : 11-003387

(43)Date of publication of application : 06.01.1999

(51)Int.Cl.

G06F 19/00
G06F 17/60
G07F 7/08

(21)Application number : 10-024302

(71)Applicant : FUJITSU LTD
SAKURA GINKOU:KK

(22)Date of filing : 05.02.1998

(72)Inventor : MORI NOBUYUKI
MORITA MICHIIRO
OKI MASANAO
HIROTA TAKAAKI

(30)Priority

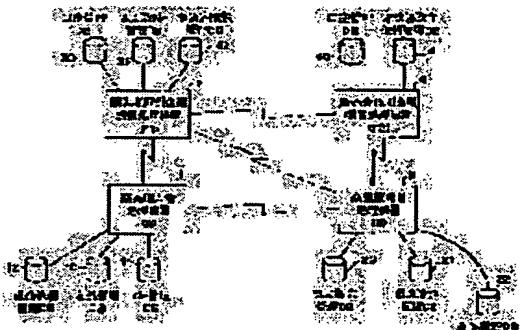
Priority number : 09 23776 Priority date : 06.02.1997 Priority country : JP

(54) ACCOUNT SETTLEMENT SYSTEM

(57)Abstract:

PROBLEM TO BE SOLVED: To reduce risk for both the payer of price (such as a merchandise purchaser or a service demander) and the destination to pay the price (such as a seller or a service provider) in electronic commercial transactions.

SOLUTION: A purchaser transaction financial institute processor 3 freezes the remainder of account corresponding to the request of purchaser, generates the temporary account settlement money of money information containing temporary account settlement information and transmits it to a merchandise purchaser processor 1. The processor 1 transmits the merchandise purchase request and the temporary account settlement money to a merchandise seller processor 2. Based on the confirmed result of merchandise, the purchaser receiving the merchandise transmits a main account settlement approval request to the processor 3 and based on the checked result of temporary account settlement money, the processor 2 transmits the main account settlement request to the processor 3. On the condition that the main account settlement approval request and the main account settlement request exist in a data base, the processor 3 performs main account settlement concerning the temporary account settlement money.



LEGAL STATUS

[Date of request for examination] 10.08.2000

[Date of sending the examiner's decision of rejection] 08.07.2003

[Kind of final disposal of application other than the examiner's decision of rejection or application converted registration]

[Date of final disposal for application]

[Patent number]

[Date of registration]

[Number of appeal against examiner's decision of rejection] 2003-17025

BEST AVAILABLE COPY

[Date of requesting appeal against examiner's decision of 04.09.2003
rejection]

[Date of extinction of right]

Copyright (C); 1998,2003 Japan Patent Office